UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/801,753	03/09/2001	Thomas Edward Peach	2503/69173	4555

7590   03/20/2007

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EXAMINER
MORGAN, ROBERT W

ART UNIT	PAPER NUMBER
3626	

SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
3 MONTHS	03/20/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

PTOL-90A (Rev. 10/06)

	Application No.	Applicant(s)
Office Action Summary	09/801,753	PEACH, THOMAS EDWARD
	Examiner	Art Unit	
	Robert W. Morgan	3626	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *22 December 2006*.

2a)☒ This action is **FINAL**.   2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-14* is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-14* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☐ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date _____.

4)☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .

5)☐ Notice of Informal Patent Application

6)☐ Other: _____.

DETAILED ACTION

Notice to Applicant

1.   This communication is in response to the amendment filed 12/22/06, the following has

occurred: Claims 1, 6 and 11 have been amended. Claims 1-14 are presented for examination.

Drawings

2.   The drawings are objected to under 37 CFR 1.83(a) because they fail to show in Fig. 2

after step 132, if the policy is <u>accepted</u> proceeding to step 140 and if the policy is <u>not accepted</u>

proceeding to step 132 as described in the specification. Any structural detail that is essential for

a proper understanding of the disclosed invention should be shown in the drawing. MPEP §

608.02(d). Corrected drawing sheets in compliance with 37 CFR 1.121(d) are required in reply to

the Office action to avoid abandonment of the application. Any amended replacement drawing

sheet should include all of the figures appearing on the immediate prior version of the sheet,

even if only one figure is being amended. The figure or figure number of an amended drawing

should not be labeled as "amended." If a drawing figure is to be canceled, the appropriate figure

must be removed from the replacement sheet, and where necessary, the remaining figures must

be renumbered and appropriate changes made to the brief description of the several views of the

drawings for consistency. Additional replacement sheets may be necessary to show the

renumbering of the remaining figures. Each drawing sheet submitted after the filing date of an

application must be labeled in the top margin as either "Replacement Sheet" or "New Sheet"

pursuant to 37 CFR 1.121(d). If the changes are not accepted by the examiner, the applicant will

be notified and informed of any required corrective action in the next Office action. The

objection to the drawings will not be held in abeyance.

Claim Rejections - 35 USC § 103

3.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in
> section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are
> such that the subject matter as a whole would have been obvious at the time the invention was made to a person
> having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the
> manner in which the invention was made.

4.   Claims 1-14 are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent

No. 6,526,386 to Chapman et al. and U. S. Patent No. 6,519,568 to Harvey et al. in view of U.S.

Patent Application Pub. 2002/0035488 to Aquila et al.

As per claim 1, Chapman et al. teaches a system for inputting and collecting insurance

information from a plurality of remotely connected agents, said system comprising:

--the claimed network server to receive individual client information from the remotely

connected agents is met by the remote computer terminal (104, Fig. 1) at the insurance agent's

location that is connected by a secure private network (106, Fig. 1) to the central computer (124,

Fig. 1) in the form of a Citrix™ Winframe Enterprise Server (see: column 3, lines 56-62 and

column 7, lines 27-30);

--the claimed forms database, said forms database including the individual client

information is met by a file that includes a paper file and data relating to a particular insurance

policy or the insured, and also similar data stored on a computer in a computer database or other

computer file (see: column 3, lines 17-21). In addition, Chapman teaches database (128, Fig. 1)

and database (132, Fig. 1) (see: column 3, lines 65 to column 4, lines 14); and

--the claimed formatting computer in communication with the forms database to format the individual client information into uneditable images of human-readable forms, and to provide completed forms to the forms database.

Chapman et al. fails to teach:

--the claimed data transfer server to transfer the complete forms to a plurality of remotely located terminals;

--the claimed formatting individual client information into uneditable images of human-readable forms.

Harvey et al. teaches a system and method for electronic data delivery that includes a transfer server (153, Fig. 10) used to upload/download files (see: column 20, lines 51-57).

One of ordinary skill in the art at the time the time invention was made would have found it obvious to include transfer server as taught by Harvey et al. within the system and method of generating automobile insurance certificate from remote computer terminals as taught by the Chapman et al. with the motivation of providing a system that offers seamless delivery of real-time data from acquisition sites to delivery sites with an integration of all data streams (see: Harvey et al.: column 3, lines 19-22).

Chapman and Harvey teach database (128, Fig. 1) and database (132, Fig. 1) and cancellation and renewal forms which are sent to a remote computer terminal (146, Fig. 1) at the insurance carrier office for viewing or printing (reads on "formatting computer in communication with the forms database") (see: column 3, lines 65 to column 4, lines 14 and column 4, lines 21-37).

Chapman and Harvey fail to teach the claimed formatting individual client information into uneditable images of human-readable forms.

Aquila et al. teaches system and method of administering, tracking and managing of claims processing that includes storing certain claims data such as name, address, policy information in uneditable format based on governmental regulatory requirement or due to business rules (see: paragraph 283).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to include formatting client information into uneditable images as taught by Aquila et al. with the system as taught by Chapman et al. and Harvey et al. with the motivation of providing a secure and reliable manner to protect client information thereby allowing the insurance agent to deliver an accurate insurance quote to the client.

As per claim 2, Chapman et al. teaches the claimed remotely connected agents are connected over remotely located terminals, said remotely located terminals being connected to said remote server over a network, agents providing client information to said forms database from corresponding ones of said remotely connected terminals. This limitation is met by the remote computer terminal (104, Fig. 1) at the insurance agent's location that is connected by secure private network (106, Fig. 1) to the central computer (124, Fig. 1) in the form of a Citrix™ Winframe Enterprise Server (see: column 3, lines 56-62). Furthermore, at step 300 an insurance agent enters data into policy status database (128, Fig. 3) by means of software interface (126, Fig. 3) from remote terminal (104, Fig. 3).

As per claim 3, Chapman et al. teaches data relating to automobile insurance polices

(reads on "completed insurance applications") are stored in the policy status database (128, Fig.

1) (see: column 3, lines 65-67).

Chapman et al. fails to teach a data transfer server comprises a file transfer protocol

(FTP) server.

Harvey et al. teaches a FTP application server (122, Fig. 9B) that sends files to an

external server using FTP protocol (see: column 19, lines 29-31).

The obviousness of combining the teachings of Harvey et al. within the system as taught

by Chapman et al. and Aquila et al. are discussed in the rejection of claim 1, and incorporated

herein.

As per claim 4, Chapman et al. teaches data relating to automobile insurance polices

·(reads on "completed forms") are stored in the policy status database (128, Fig. 1) (see: column

3, lines 65-67).

Chapman et al. fails to teach a data transfer server comprises an e-mail server and e-

mailed to a registered originating agent.

Harvey et al. teaches a notification application server (123, Fig. 9B) used to send e-mail

messages, with optional attachments (see: column 19, lines 31-32).

The obviousness of combining the teachings of Harvey et al. within the system as taught

by Chapman et al. and Aquila et al. are discussed in the rejection of claim 1, and incorporated

herein.

As per claim 5, Harvey et al. teaches the claimed e-mail server includes a database, said

database including e-mail addresses of registered insurance agents. This limitation is met by the

notification application server (123, Fig. 9B) used to send e-mail messages, with optional

attachments (see: column 19, lines 31-32, column 20, lines 61-64 and column 15, lines 55-62).

As per claim 6, Chapman et al. teaches a forms database further includes client

information and information relating to proposed new business information. This feature is met

by file that includes data relating to a particular insurance policy or the insured, and also similar

data stored on a computer in a computer database or other computer file (see: column 3, lines 17-

21). In addition, Chapman teaches database (128, Fig. 1) and database (132, Fig. 1) and

cancellation and renewal forms which are sent to a remote computer terminal (146, Fig. 1) at the

insurance carrier office for viewing or printing (see: column 3, lines 65 to column 4, lines 14 and

column 4, lines 21-37). This suggests that a file includes insurance policies information used for

cancellations or renewals that could include possible renewal such as adding another vehicle or

modifying the current policy information (proposed new business information).

As per claim 7, Chapman et al. teaches remote computer terminals (104, Fig. 1) at the

insurance agent's location that is connected by secure private network (106, Fig. 1) to the central

computer (124, Fig. 1) in the form of a Citrix™ Winframe Enterprise Server (see: column 3,

lines 56-62). In addition, Chapman et al. teaches data relating to automobile insurance polices

are stored in the policy status database (128, Fig. 1) (see: column 3, lines 65-67).

Chapman et al. fails to teach a compression means for compressing form images for a

single client into a single compressed file.

Harvey et al. teaches a data compression module for compressing data transmitted over

the first, second and third communications network (see: column 7, lines 35-37). In addition,

Harvey et al. teaches that the application server (127, Fig. 10) support data transfer of data from the acquisition site and client delivery sites (see: column 19, lines 46-48).

The obviousness of combining the teachings of Harvey et al. within the system as taught by Chapman et al. and Aquila et al. are discussed in the rejection of claim 1, and incorporated herein.

As per claim 8, Harvey teaches a data transfer server comprises:

--the claimed e-mail server is met by the notification application server (123, Fig. 9B) used to send e-mail messages, with optional attachments (see: column 19, lines 31-32, column 20, lines 61-64 and column 15, lines 55-62); and

--the claimed file transfer protocol (FTP) server, compressed files below a selected size being e-mailed over said e-mail server to a registered agent, said compressed file being included with said e-mail and, compressed files exceeding said selected size being stored on said FTP server, said registered agent being notified of said stored compressed file location is met by the notification application server (123, Fig. 9B) used to send e-mail messages, with optional attachments (see: column 19, lines 31-32, column 20, lines 61-64 and column 15, lines 55-62). In addition, Harvey et al. teaches a FTP application server (122, Fig. 9B) that sends files to an external server using FTP protocol (see: column 19, lines 29-31). Furthermore, Harvey et al. teaches a data compression module for compressing data transmitted over the first, second and third communications network (see: column 7, lines 35-37).

As per claim 9, Chapman et al. teaches the claimed insurance policy forms include insurance policy application and contact forms (see: Fig. 9 and 10, especially name and address or agency or Office issuing).

As per claim 10, Chapman et al. teaches the claimed client data includes insurance policy

application and contract data (see: Fig. 9 and 10, especially name and address or agency or

Office issuing).

As per claims 11-14, they are rejected for the same reasons set forth in claims 1-9.

Response to Arguments

5.   Applicant's arguments filed 12/22/06 have been fully considered but they are not

persuasive. Applicant's arguments will be addressed hereinbelow in the order in which they

appear in the response 12/22/06.

(A) In response to Applicant argument, it is respectfully submitted that the Examiner has

applied new passages and citations to amended claims 1, 6 and 11 at the present time. The

Examiner notes that amended limitations were not in the previously pending claims as such,

Applicant's remarks with regard to the application of Chapman and Harvey to the amended claim

are moot in light of the inclusion of the teachings of Aquila et al. and addressed in the above

Office Action.

Conclusion

Applicant's amendment necessitated the new ground(s) of rejection presented in this

Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a).

Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE

MONTHS from the mailing date of this action. In the event a first reply is filed within TWO

MONTHS of the mailing date of this final action and the advisory action is not mailed until after

the end of the THREE-MONTH shortened statutory period, then the shortened statutory period

will expire on the date the advisory action is mailed, and any extension fee pursuant to 37

CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event,

however, will the statutory period for reply expire later than SIX MONTHS from the date of this

final action.

Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Robert W. Morgan whose telephone number is (571) 272-6773.

The examiner can normally be reached on 8:30 a.m. - 5:00 p.m. Mon - Fri.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Joseph Thomas can be reached on (571) 272-6776. The fax phone number for the

organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent

Application Information Retrieval (PAIR) system. Status information for published applications

may be obtained from either Private PAIR or Public PAIR. Status information for unpublished

applications is available through Private PAIR only. For more information about the PAIR

system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR

system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would

like assistance from a USPTO Customer Service Representative or access to the automated

information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Robert Morgan
Patent Examiner
Art Unit 3626